Please amend the claims to read as indicated in the following list of claims:

1. [Original] A method of conducting a transaction between a first entity and a second entity where as part of the transaction the second entity or an examination agent operating on behalf of the second entity requires information to assess a level of risk associated with transacting with the first entity, the method comprising the steps of: a) a data processor acting on behalf of the first entity requesting a data processor acting on behalf of the second entity to provide data about itself; b) the data processor acting on behalf of the first entity analysing the response and determining an assessment of trust of the data processor operating on behalf of the second entity; c) defining a pseudonymous identity for the first entity; and d) providing data about the first entity to the second entity where data is selectively withheld or generalised in response to the assessment of trust.

2. [Original] A method of conducting a transaction as claimed in claim 1, in which the method further comprises the step of entering into a contract for the transaction based on data provided about the first entity such that the identity of the first entity remains unknown to the second entity.

3. [Original] A method as claimed in claim 1, in which the transaction is the purchase of insurance, and for a given type of insurance the pseudonymous identity is associated with sufficient information to enable the insurer or an

insurance examination agent to assess a level of risk for pricing or issuing an insurance.

4. [Original] A method as claimed in claim 3, in which, when seeking to claim on the insurance policy, the data pertaining to the first entity are made available to the insurer in order that the insurer can validate that there is an acceptable level of correlation between the pseudonymous identity and the first entity.

5. [Original] A method as claimed in claim 1, in which the first entity submits their information or responses via a trusted computer, and wherein a trusted platform module within the trusted computer generates a user identity which can be used in future to confirm the identity of the first entity.

6. [Original] A method as claimed in claim 1, in which the first entity enters their data onto a trusted computer together with their policy agent which defines how information relating to the first entity can be disclosed.

7. [Original] A method as claimed in claim 4, in which the transaction relates to the purchase of insurance and the policy agent communicates with an insurance examination agent in order to negotiate and authorise an insurance policy.

8. [Original] A method as claimed in claim 5, in which the transaction relates to the purchase of insurance and the trusted computing platform and a server running the

examination agent authenticate with one another such that
the policy issued to the first entity via the pseudonymous
identity is linked to an identity used in the
authentication or to a further identifier provided by the
first entity.

9. [Original] A method as claimed in claim 1, in which the
generalised data is generated by a generalising agent
acting in accordance with a user's security policy.

10. [Currently amended] A method of purchasing insurance,
comprising the steps of: i) an insurer making its
conditions for insurance available to a third party; ii) a
customer making its responses to the conditions for
insurance available to the third party, and iii) the third
party analysing the responses and determining whether
insurance can be offered to the customer and if so
validating to the insurer that a policy has been issued to
the customer and that the customer satisfies the insurer's
conditions, wherein iv) the customer enters their data onto
a trusted computer together with their policy agent which
defines how information relating to the customer can be
disclosed to an insurance examination agent, and the
trusted computer interrogates the data processing
environment and policies of the third party to determine
how trustworthy the third parties is, and selectively
adjusts ~~the way in~~ an amount of information which
discloses ~~information~~ about the customer on the basis of
the determination of trustworthiness.

11. [Original] A method as claimed in claim 10, in which the transaction is conducted electronically and in which the customer submits their information or responses via a trusted computer, and wherein a trusted platform module within the trusted computer generates a user identity which can be used in future to confirm the identity of the customer.

12. [Currently amended] A method as claimed in claim [[3]]10, in which, when seeking to claim on the insurance policy, the details of the first entity are made available to the insurer in order that the insurer can validate that there is an acceptable level of correlation between the generalised identity and the first entity.

13. [Original] A method as claimed in claim 10, in which a pseudonymous identity is formed based on a generalised generacised identity, the pseudonymous identity including pseudonymous information which can be exchanged with the insurer so that the insurer can validate that it is communicating with the first entity via its pseudonymous identity.

14. [Currently amended] An apparatus for conducting a transaction comprising a first data processor acting on behalf of a second entity, and where as part of the transaction the second entity or an examination agent operating on behalf of the second entity requires information to assess a level of risk associated with transacting with the first entity, wherein: a) the first data processor requests the second data processor to

provide information about itself and the policies of the second entity; b) the first data processor analyses the response and assesses the amount of trust that should be attributed to the second data processor and/or the second entity; c) the first data processor defines a pseudonymous identity for the first entity; and d) the first data processor provides information about the first entity to the second data processor where information is associated with the pseudonymous identity and information about the first entity is selectively withheld or generalised in response to the assessment of the amount of trust attributed to the second data processor.

15. [Original] An apparatus as claimed in claim 14, in which the first computer executes a policy agent which controls how information relating to the first entity is disclosed.

16. [Original] An apparatus as claimed in claim 14, in which the first computer has a trusted platform module which generates a user identity which can be used to confirm the identity of the first entity.

17. [New] The method of conducting a transaction between a first entity and a second entity according to claim 1 wherein the second entity comprises a selected one of a plurality of prospective second parties and wherein the data processor acting on behalf of the first entity requests one or more data processors acting on behalf of each of the prospective second party to provide data about itself; b) the data processor acting on behalf of the first

entity analysing the responses and determining an assessment of trust of the data processor operating on behalf of each prospective second party; c) defining a pseudonymous identity for the first entity; and d) providing data about the first entity to a group of the prospective second parties where data is selectively withheld or generalised for each prospective second party in said group of prospective second parties in response to the assessment of trust associated with each data processor operating on behalf each of said group of second parties.